

Information to identify the case:

Debtor 1	Fred DiLorenzo	Social Security number or ITIN	xxx-xx-2814
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	Barbara DiLorenzo	Social Security number or ITIN	xxx-xx-4103
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court	District of New Jersey		
Case number:	11-27336-CMG		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Fred DiLorenzo

Barbara DiLorenzo
aka Barbara E DiLorenzo

11/7/16

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 5

United States Bankruptcy Court
District of New JerseyIn re:
Fred DiLorenzo
Barbara DiLorenzo
DebtorsCase No. 11-27336-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: 3180WPage 1 of 3
Total Noticed: 70

Date Rcvd: Nov 07, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 09, 2016.

db/jdb
lm
512155601 +Fred DiLorenzo, Barbara DiLorenzo, 25 Everittstown Road, Frenchtown, NJ 08825-1025
+PNC Bank, Attn: Leslie Hartsfield, 3232 Newmark Dr., Miamisburg, OH 45342-5421
+Capital One, N.A., c/o Creditors Bankruptcy Service, P.O. Box 740933,
Dallas, TX 75374-0933
512056377 Capital One, N.A., c/o American Infosource, PO Box 5429, Oklahoma City, OK 73154
512056379 +Chase, c/o Regency Credit, 1403 West 10th Place, Ste. B-110, Tempe, AZ 85281-5257
512056381 +Chase Home Finance, PO Box 24696, Columbus, OH 43224-0696
512056384 +Citifinancial, NTSB-2320, 6801 Colwell Blvd., Irving, TX 75039-3198
512056387 +Dr. William Testa, c/o Tek-collect Inc, PO Box 1269, Columbus, OH 43216-1269
513405045 +HH Bank, c/o P.N. Financial & Associates, PO Box 1431, Skokie, IL 60076-8431
512056390 +HSBC, c/o National Credit Adjust, PO Box 3023, Hutchinson, KS 67504-3023
512056393 +HSBC, c/o Lhr Inc., 56 Main Street, Hamburg, NY 14075-4905
513428427 JPMorgan Chase Bank, N.A., c/o Five Lakes Agency, Inc., P.O. Box 80730,
Rochester, MI 48308-0730
512101802 +Jerome F. O'Brien, ESQ., Attorney for Calimant, P.O. Box 505, West Caldwell, NJ 07007-0505
512056403 LVNV Funding, LLC, c/o Eichenbaum & Stylianou, 10 Forest Ave, Ste 300, PO Box 914,
Paramus, NJ 07653-0914
512090194 +Midland Credit Management, Inc., 2365 Northside Drive, Suite 300,
San Diego, CA 92108-2709
512056405 +National Credit Adjusters, LLC, c/o Ragan & Ragan, 3100 Route 138 West, Bldg 1,
Wall, NJ 07719-9021
512056407 New Jersey Division of Taxation, Attn Gregory Van Dyck, 25 Market St, PO Box 119,
Trenton, NJ 08625-0119
512056410 New Jersey Motor Vehicle Commission, NJ-AISC, Po Box 4775, Trenton, NJ 08650-4775
512103253 +North Star Capital Acquisition, 170 Northpointe Pkwy, Suite 300, Amherst, NY 14228-1992
512056414 PNC Mortgage, c/o Zucker Goldberg & Ackerman, 200 Sheffield St, Ste 301, PO Box 1024,
Mountainside, NJ 07092-0024
512056413 PNC Mortgage, Attn Customer Service Research, B6-YM07-01-7, PO Box 1820,
Dayton, OH 45401-1820
512056412 +Pegasus Emergency Group, c/o Michael S. Harrison, Esq., 3155 Rt. 10 East, Ste 214,
Denville, NJ 07834-3430
512278006 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
TRENTON NJ 08646-0245
(address filed with court: State of New Jersey, Division of Taxation, Compliance Activity,
P O Box 245, Trenton, New Jersey 08695)
512056415 +Stem Brothers, Inc., c/o O'Brien and Taylor, Esqs., 175 Fairfield Ave, PO Box 505,
West Caldwell, NJ 07007-0505
512056417 +United Cash Loans, 3531 P Street NW, PO Box 111, Miami, OK 74355-0111
512056418 +Usa Funds/Sallie Mae Servicing, Attn Claims Department, PO Box 9400,
Wilkes-Barre, PA 18773-9400
512056420 +Wells Fargo, c/o Zenith Acquisition, 220 John Glenn Dr # 1, Amherst, NY 14228-2246
512056422 +Wffinancial, 3310 N Hayden Rd 1, Scottsdale, AZ 85251-6647

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: usanj.njbankr@usdoj.gov Nov 08 2016 00:06:28 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Nov 08 2016 00:06:26 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235

512056372 EDI: HNDA.COM Nov 07 2016 23:38:00 American Honda Finance Corp.,
8601 McAlpine Park Drive, Ste 230, Charlotte, NC 28211
512104522 EDI: HNDA.COM Nov 07 2016 23:38:00 American Honda Finance Corporation,
National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
512056373 +EDI: TSYS2.COM Nov 07 2016 23:38:00 Barclays Bank Delaware,
Attn Customer Support Department, PO Box 8833, Wilmington, DE 19899-8833
512056374 +EDI: HPC.COM Nov 07 2016 23:38:00 Beneficial/HSBC/rs, Attn Bankruptcy, PO Box 5263,
Carol Stream, IL 60197-5263
512240634 +EDI: OPHSUBSID.COM Nov 07 2016 23:38:00 CANDICA L.L.C., C O WEINSTEIN AND RILEY, PS,
2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
512056383 EDI: CITICORP.COM Nov 07 2016 23:38:00 Citibank Usa, Attn Centralized Bankruptcy,
PO Box 20363, Kansas City, MO 64195
512056416 EDI: CITICORP.COM Nov 07 2016 23:38:00 Texaco/Citibank, Attn Centralized Bankruptcy,
PO Box 20507, Kansas City, MO 64195
512056375 +EDI: IIC9.COM Nov 07 2016 23:38:00 Califon Animal Hospital, c/o I C System,
Po Box 64378, Saint Paul, MN 55164-0378
512056376 +EDI: RESURGENT.COM Nov 07 2016 23:38:00 Capital One, c/o Lvnv Funding Llc,
Po Box 740281, Houston, TX 77274-0281
512056380 +EDI: CHASE.COM Nov 07 2016 23:38:00 Chase, Po Box 15298, Wilmington, DE 19850-5298
512173653 EDI: CHASE.COM Nov 07 2016 23:38:00 Chase Bank USA, N.A., PO Box 15145,
Wilmington, DE 19850-5145
512056382 +EDI: CHASE.COM Nov 07 2016 23:38:00 Chase-pier1, Attn Recovery, Po Box 15298,
Wilmington, DE 19850-5298

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Form ID: 3180W

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Date Rcvd: Nov 07, 2016

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

512056385 +EDI: RCSFNBMARIN.COM Nov 07 2016 23:38:00 Credit One Bank, Po Box 98872,
Las Vegas, NV 89193-8872
512119826 EDI: Q3G.COM Nov 07 2016 23:38:00 Crown Asset Management LLC, Quantum3 Group LLC,
PO Box 788, Kirkland, WA 98083-0788
512056386 EDI: RCSDELL.COM Nov 07 2016 23:38:00 Dell Financial Services, Attn Bankruptcy Dept.,
PO Box 81577, Austin, TX 78708
512073500 EDI: RESURGENT.COM Nov 07 2016 23:38:00 Dell Financial Services L.L.C.,
c/o Resurgent Capital Services, PO Box 10390, Greenville, SC 29603-0390
512263794 EDI: IRS.COM Nov 07 2016 23:38:00 Department of Treasury - Internal Revenue Service,
PO Box 7346, Philadelphia, PA 19101-7346
512056388 +EDI: RMSC.COM Nov 07 2016 23:38:00 Gemb/American Eagle, Attn Bankruptcy, PO Box 103104,
Roswell, GA 30076-9104
512056389 +EDI: RMSC.COM Nov 07 2016 23:38:00 Gemb/jcp, Attn Bankruptcy, PO Box 103104,
Roswell, GA 30076-9104
512056394 +EDI: PRA.COM Nov 07 2016 23:38:00 HSBC Bank Nevada, N.A., c/o Portfolio Recovery,
PO Box 41067, Norfolk, VA 23541-1067
512056395 +EDI: RESURGENT.COM Nov 07 2016 23:38:00 HSBC Bank/Best Buy, c/o Lvnv Funding Llc,
PO Box 740281, Houston, TX 77274-0281
512056396 +E-mail/Text: bankruptcy@certifiedcollection.com Nov 08 2016 00:06:13
Hunterdon Medical Center, c/o Certified Credit & Col, 69 Readington Rd,
Somerville, NJ 08876-3557
512164168 EDI: JEFFERSONCAP.COM Nov 07 2016 23:38:00 Jefferson Capital Systems LLC, PO BOX 7999,
SAINT CLOUD MN 56302-9617
512455598 E-mail/Text: ECF@SHERMETA.COM Nov 08 2016 00:06:38 JPMorgan Chase Bank, N.A.,
c/o Shermeta, Adams & Von Allmen, P.C., P.O. Box 80908, Rochester Hills, MI 48308-0908
512056401 +EDI: CBSKOHL.S.COM Nov 07 2016 23:38:00 Kohls, Attn Recovery Department, PO Box 3120,
Milwaukee, WI 53201-3120
512421087 +EDI: RESURGENT.COM Nov 07 2016 23:38:00 LVNV Funding LLC,
c/o Resurgent Capital Services, LP, P O Box 10675, Greenville SC 29603-0675
512421471 EDI: RESURGENT.COM Nov 07 2016 23:38:00 LVNV Funding LLC, Resurgent Capital Services,
PO Box 10587, Greenville, SC 29603-0587
512056402 +EDI: RMSC.COM Nov 07 2016 23:38:00 Lord & Taylor, Attn Bankruptcy, PO Box 103104,
Roswell, GA 30076-9104
512056404 +EDI: RESURGENT.COM Nov 07 2016 23:38:00 Marin, c/o Lvnv Funding Llc, Po Box 740281,
Houston, TX 77274-0281
512056406 +E-mail/Text: egssupportservices@egscorp.com Nov 08 2016 00:06:40
NCO/Assignee of Capital One, 507 Prudential Road, Horsham, PA 19044-2308
512363084 EDI: PRA.COM Nov 07 2016 23:38:00 Portfolio Recovery Associates, LLC, PO Box 41067,
Norfolk, VA 23541
512222831 EDI: PRA.COM Nov 07 2016 23:38:00 Portfolio Recovery Associates, LLC,
c/o American Eagle Outfitters, POB 41067, Norfolk VA 23541
512222832 EDI: PRA.COM Nov 07 2016 23:38:00 Portfolio Recovery Associates, LLC, c/o Lord & Taylor,
POB 41067, Norfolk VA 23541
512222250 EDI: PRA.COM Nov 07 2016 23:38:00 Portfolio Recovery Associates, LLC, c/o Metris,
POB 41067, Norfolk VA 23541
512390658 EDI: PRA.COM Nov 07 2016 23:38:00 Portfolio Recovery Associates, LLC, c/o Thd,
PO Box 41067, Norfolk VA 23541
513652314 EDI: Q3G.COM Nov 07 2016 23:38:00 Quantum3 Group LLC as agent for, Midland Funding LLC,
PO Box 788, Kirkland, WA 98083-0788
512503488 EDI: NAVIENTFFKASMGUAR.COM Nov 07 2016 23:38:00 Sallie Mae, Inc. on behalf of USA Funds,
Attn: Bankruptcy Litigation Unit E3149, PO Box 9430, Wilkes-Barre, PA 18773-9430
513883388 +EDI: OPHSUBSID.COM Nov 07 2016 23:38:00 Vanda, LLC, c/o Weinstein & Riley, P.S.,
2001 Western Ave., Ste. 400, Seattle, WA 98121, Vanda, LLC,
c/o Weinstein & Riley, P.S. 98121-3132
513657134 +EDI: OPHSUBSID.COM Nov 07 2016 23:38:00 Vanda, LLC, c/o Weinstein & Riley, P.S.,
2001 Western Ave., Ste. 400, Seattle, WA 98121-3132
512204497 EDI: ECAST.COM Nov 07 2016 23:38:00 eCAST Settlement Corporation assignee of,
CitiFinancial Inc, POB 29262, New York NY 10087-9262

TOTAL: 42

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

512369954 Federal Home Loan Mortgage Corporation c/o Zucker
cr* +Midland Credit Management, Inc., 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709
lm* +PNC Bank, Attn Leslie Hartsfield, 3232 Newmark Drive, Miamisburg, OH 45342-5421
cr* +Vanda, LLC, c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400,
Seattle, WA 98121-3132
cr* +Vanda, LLC, c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400,
Seattle, WA 98121-3132
512056378* Capital One, N.A., c/o American Infosource, PO Box 5429, Oklahoma City, OK 73154
512056391* +HSBC, c/o National Credit Adjust, PO Box 3023, Hutchinson, KS 67504-3023
512056392* +HSBC, c/o National Credit Adjust, PO Box 3023, Hutchinson, KS 67504-3023
512056397* +Hunterdon Medical Center, c/o Certified Credit & Col, 69 Readington Rd,
Somerville, NJ 08876-3557
512056398* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
PHILADELPHIA PA 19101-7346
(address filed with court: Internal Revenue Service, 955 South Springfield Avenue,
Springfield, NJ 07081)

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User: admin
Form ID: 3180W

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***** BYPASSED RECIPIENTS (continued) *****

512056399* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
PHILADELPHIA PA 19101-7346
(address filed with court: Internal Revenue Service, 955 South Springfield Avenue,
Springfield, NJ 07081)

512056400* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
PHILADELPHIA PA 19101-7346
(address filed with court: Internal Revenue Service, 955 South Springfield Avenue,
Springfield, NJ 07081)

512164169* ++JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999
(address filed with court: Jefferson Capital Systems LLC, PO BOX 7999,
SAINT CLOUD MN 56302-9617)

512164170* ++JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999
(address filed with court: Jefferson Capital Systems LLC, PO BOX 7999,
SAINT CLOUD MN 56302-9617)

512455599* JPMorgan Chase Bank, N.A., c/o Shermeta, Adams & Von Allmen, P.C., P.O. Box 80908,
Rochester Hills, MI 48308-0908

512056408* New Jersey Division of Taxation, Attn Gregory Van Dyck, 25 Market St, PO Box 119,
Trenton, NJ 08625-0119

512056409* New Jersey Division of Taxation, Attn Gregory Van Dyck, 25 Market St, PO Box 119,
Trenton, NJ 08625-0119

512056411* New Jersey Motor Vehicle Commission, NJ-AISC, Po Box 4775, Trenton, NJ 08650-4775

512056419* +Usa Funds/Sallie Mae Servicing, Attn Claims Department, PO Box 9400,
Wilkes-Barre, PA 18773-9400

513883387* +Vanda, LLC, c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400,
Seattle, WA 98121-3132

512056421* +Wells Fargo, c/o Zenith Acquisition, 220 John Glenn Dr # 1, Amherst, NY 14228-2246
TOTALS: 1, * 20, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 09, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 7, 2016 at the address(es) listed below:

Albert Russo docs@russotrustee.com
Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com
Denise E. Carlon on behalf of Loss Mitigation PNC Bank bankruptcynotice@zuckergoldberg.com,
bkgroup@kmlawgroup.com
Denise E. Carlon on behalf of Creditor Federal Home Loan Mortgage Corporation
bankruptcynotice@zuckergoldberg.com, bkgroup@kmlawgroup.com
Joel A. Ackerman on behalf of Creditor PNC Bank, National Association
jackerman@zuckergoldberg.com
Joel A. Ackerman on behalf of Creditor Federal Home Loan Mortgage Corporation
bankruptcynotice@zuckergoldberg.com
Kenneth S. Jannette on behalf of Creditor Vanda, LLC ken.jannette@gmail.com
William S. Wolfson on behalf of Debtor Fred DiLorenzo wwolfsonlaw@comcast.net,
liza.wwolfsonlaw@comcast.net
William S. Wolfson on behalf of Joint Debtor Barbara DiLorenzo wwolfsonlaw@comcast.net,
liza.wwolfsonlaw@comcast.net

TOTAL: 10